

Amendments to the Claims:

Please cancel claims 13-15 without prejudice or disclaimer. This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Original) An apparatus that scores risk associated with accepting a payroll check issued by an employer to an employee and presented to a check-cashing entity for cashing, the apparatus comprising:

a database that stores geographic-related information about employers; and
a computer processor configured to receive information about a payroll check issued by an employer to an employee and presented to a check-cashing entity for cashing, the computer processor further configured to determine a risk score associated with accepting the check, the risk score being based at least in part on information from the database indicative of the proximity of the employer to the check-cashing entity.

2. (Original) The apparatus of Claim 1, wherein the database stores the geographic-related information about the employers as at least one of the set consisting of: a street address, city name, county name, state name, country name, region name, zip code, time zone, and metropolitan statistical area (MSA).

3. (Original) The apparatus of Claim 1, wherein the database further stores geographic-related information about the check-cashing entity.

4. (Original) The apparatus of Claim 3, wherein the computer processor is further configured to determine a risk score indicative of higher risk when the geographic-related information indicates that the employer and the check-cashing entity are located at a greater

distance from one another, and to determine a risk score indicative of lower risk when the geographic-related information indicates that the employer and the check-cashing entity are located at a lesser distance from one another.

5. (Original) An apparatus that scores risk associated with accepting a check issued by a first party to a second party and presented for cashing by a check-presenter claiming to be the second party, the apparatus comprising:

a database that stores geographic-related information about check issuers; and
a computer processor configured to receive information about a check issued by a check issuer to a second party and presented to a check-cashing entity for cashing, the computer processor further configured to determine a risk score associated with accepting the check, the risk score being based at least in part on geographic-related information from the database associated with the check issuer.

6. (Original) The apparatus of Claim 5, wherein a check issuer is at least one of the set consisting of: a government entity, a business entity, a financial entity, and an employer.

7. (Original) The apparatus of Claim 5, wherein the computer processor is further configured to determine the risk score based at least in part on geographic-related information about the check-cashing entity.

8. (Original) The apparatus of Claim 7, wherein the computer processor is further configured to determine the risk score based at least in part on a comparison between the geographic-related information associated with the check issuer and the geographic-related information about the check-cashing entity.

9. (Original) The apparatus of Claim 5, wherein the computer processor is further configured to determine the risk score based at least in part on rules agreed upon by the check-cashing entity and by a check authorization system that scores the risk.

10. (Original) A method of scoring risk associated with a check transaction, the method comprising:

receiving information about a check issued by a check issuer to a second party and presented to an entity in association with a check transaction;

accessing geographic-related information about the check issuer; and

determining a risk score associated with the check transaction, based at least in part on the geographic-related information associated with the check issuer.

11. (Original) The method of Claim 10, further comprising determining the risk score associated with the check transaction based at least in part on positive pay information associated with the check.

12. (Original) The method of Claim 10, further comprising determining the risk score associated with the check transaction based at least in part on biometric information obtained from an individual presenting the check in association with the check transaction.

13. (Canceled)

14. (Canceled)

15. (Canceled)

16. (Original) A method that scores risk associated with a proposed financial transaction, the method comprising:

receiving information about an issuer of a negotiable instrument issued to a second party and presented in association with a proposed financial transaction;

accessing geographic-related information associated with the issuer of the negotiable instrument; and

determining a risk score associated with the proposed financial transaction based at least in part on the geographic-related information about the issuer.

17. (Original) The method of Claim 16, wherein accessing geographic-related information comprises accessing a repository of stored geographic-related information associated with issuers of negotiable instruments.

18. (Original) The method of Claim 17, further comprising requesting additional geographic-related information about the issuer of the negotiable instrument if the repository does not hold desired information about the issuer.

19. (Original) The method of Claim 18, further comprising updating the repository with the requested additional geographic-related information associated with the issuer of the negotiable instrument.

20. (Original) A computerized method for determining whether to authorize payment of a check presented to an entity, the method comprising:

obtaining geographic information about an issuer of a check issued to a second party and presented to an entity by a check presenter;

comparing the geographic information with data about the location of the entity;

determining a risk score based at least in part on the comparison; and

determining based at least in part on the risk score whether to authorize the payment of the check.

21. (Original) The computerized method of Claim 20, wherein obtaining geographic information about the check issuer comprises using information from a magnetic ink

character recognition (MICR) line on the check to access stored geographic information about the issuer of the check.

22. (Original) The computerized method of Claim 20, wherein comparing the geographic information with data about the location of the entity comprises determining a proximity-based categorization based on the proximity of a location associated with the check issuer to the location of the entity.

23. (Original) The computerized method of Claim 20, wherein comparing the geographic information with data about the location of the entity comprises calculating a distance between a location associated with the check issuer and the location of the entity.

24. (Original) The computerized method of Claim 23, wherein determining a risk score based at least in part on the comparison comprises determining a risk score indicative of lower risk when the calculated distance is smaller and determining a risk score indicative of higher risk when the calculated distance is greater.

25. (Original) A computerized system that determines whether to authorize a proposed check transaction, the system comprising:

a database of information about check issuer locations; and

a computer processor configured to obtain data about an issuer of a check issued to a second party and presented at a check-cashing entity in association with a proposed check transaction, the computer processor further configured to use the data about the check issuer to access information stored in the database to determine a risk score based at least in part on the accessed information, and to determine based at least in part on the risk score whether to authorize the proposed check transaction.

26. (Original) A system for scoring risk associated with a check-cashing transaction, the system comprising:

means for receiving information about a check issued by a check issuer to a second party and presented to a check-cashing entity for cashing;

means for accessing geographic-related information about the check issuer; and

means for determining a risk score associated with the check-cashing transaction, based at least in part on the geographic-related information associated with the check issuer.

27. (Original) The system of Claim 26, further comprising:

means for accessing geographic-related information about the check-cashing entity; and

means for comparing the geographic-related information associated with the check issuer and the geographic-related information about the check-cashing entity.

28. (Original) The system of Claim 27, further comprising means for using the comparison to determine a measure of proximity associated with the check-cashing transaction.

29. (Original) The system of Claim 28, further comprising means for determining a location-related risk score based at least in part on the measure of proximity.

30. (Original) The system of Claim 29, wherein the means for determining a risk score associated with the check-cashing transaction comprise determining the check-cashing transaction risk score based at least in part on the location-related risk score.

31. (Original) The system of Claim 30, wherein the means for determining a risk score associated with the check-cashing transaction further comprise basing the check-cashing transaction risk score at least in part on positive pay information about the check.

32. (Original) The system of Claim 30, wherein the means for determining a risk score associated with the check-cashing transaction further comprise basing the check-

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cashing transaction risk score at least in part on biometric information about a check-presenter who is presenting the check for cashing.